

DEPARTMENT OF INSURANCE

ADMINISTRATION AND LICENSING SERVICES BRANCH
PRODUCER LICENSING BUREAU, EDUCATION SECTION
320 CAPITOL MALL
SACRAMENTO, CA 95814
(916) 492-3064
(FAX) (916) 323-6851
www.insurance.ca.gov
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**Continuing Education and Training Requirements for
California Long-Term Care, California Partnership,
Variable, Fixed and Indexed Annuities, and
Workers' Compensation**

I. California Long-Term Care (2004LTC):

A. For fire and casualty broker-agent and life agents:

1. Obtaining authority to solicit the sale of Long Term Care (LTC) Insurance:

a. Prior to being authorized to solicit individual consumers for the sale of Long Term Care Insurance, each licensee must complete a specifically designated LTC training course (2004LTC).

2. Maintaining authority to solicit the sale of Long Term Care Insurance:

a. Licensees required to complete 25 hours of approved continuing education (CE) during each of the first four 12-month periods, and who wish to solicit the sale of Long Term Care insurance, must complete an 8-hour specifically designated LTC training course (2004LTC) once during each 12 month period.

b. Licensees required to complete 30 hours of approved CE for each two-year license term, and who wish to solicit the sale of Long Term Care insurance, must complete an 8-hour specifically designated LTC training course (2004LTC) once during each two-year license term.

EXAMPLE License issued 3/15/97:

25 CE hours – 8 hour 2004LTC. (3/97 - 3/98)

25 CE hours – 8 hour 2004LTC. (4/98 - 3/99) RENEW 3/99

25 CE hours – 8 hour 2004LTC. (4/99 - 3/2000)

25 CE hours – 8 hour 2004LTC. (4/2000 - 3/2001) RENEW 3/2001

30 CE hours – 8 hour 2004LTC. (4/2001 - 3/2003) RENEW 3/2003

3. Licensees exempt from continuing education

a. Non-resident license holders:

b.

- (1) All non-residents who wish to solicit the sale of Long Term Care insurance in California must complete a California LTC training course (2004LTC) once during each two-year license term.

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- b. Licensees who are 70 years of age **AND** 30 consecutive years licensed in good
- c. standing in California (Section 1749.3(e) of the California Insurance Code):
 - (1) All licensees exempt from continuing education, who wish to solicit the sale of Long Term Care insurance in California, must complete a California LTC training course (2004LTC) course once during each two year license term.

II. California Partnership for Long-Term Care (PR):

- A. For fire and casualty broker-agents and life agents:
 - 1-Obtaining authority to solicit individual consumers for the California Partnership product:
 - a. Prior to being authorized to solicit individual consumers for California Partnership for Long Term Care, each licensee must complete one specifically designated LTC training course (2004LTC) and one specifically designated PR course.
 - 2- Maintaining authority to solicit individual consumers for the Partnership product:
 - a. Licensees required to complete 25 hours of approved continuing education during each of the first four 12-month periods, and who wish to solicit the sale of California Partnership for Long Term Care insurance, must complete an 8-hour specifically designated LTC training course (2004LTC) each year. This must be accompanied by either a 4-hour specifically designated PR course every 12-month period or an 8-hour specifically designated PR course every two-year license term.
 - b. Licensees required to complete 30 hours of approved continuing education for each two-year license term, and who wish to solicit the sale of California Partnership for Long Term Care, must complete an 8-hour specifically designated LTC training course (2004LTC) each two-year license term. This must be accompanied by an 8-hour specifically designated PR course every two-year license term.

III. ANNUITIES:

- A. For agents:
 - 1. Obtaining authority to solicit individual consumers in order to sell annuities:
 - a. Effective January 1, 2005, every life agent who sells annuities shall satisfactorily complete an 8-hour specifically designated annuity training course (2004ANU) **prior** to soliciting individual consumers in order to sell annuities.

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- b.** Thereafter, any life who solicits individual consumers in order to sell annuities must complete a 4-hour specifically designated annuity training course every two years prior to license renewal. This requirement shall be part of, and not in addition to, the continuing education requirements of California Insurance Code Section 1749.3.

IV. TWENTY-FOUR HOUR CARE COVERAGE (WC):

A. For life agents:

I. Required hours:

A. Prior to being authorized to sell this product (as defined in CIC §1749.02), life agents must complete a specifically designated 4-hour WC course.